

M-11022/03/2025-OMB/CRCS
Office of Cooperative Ombudsman
Ministry of Cooperation
Government of India

9th Floor, Tower-E, World Trade Centre,
Nauroji Nagar, Delhi-110029
13th February 2026

Hearing in the matter of Shri Laxman Niranjn Dombale Vs. Shri Sant Dnyaneshwar Multi State Cooperative Credit Society Ltd., Satara, Maharashtra before Cooperative Ombudsman

Shri Laxman Niranjn Dombale

Complainant

Shri Sant Dnyaneshwar Multi State Cooperative
Credit Society Ltd. Satara, Maharashtra

Respondent

ORDER

1. Shri Laxman Niranjn Dombale, in his complaint dated 08th December, 2025, has stated that he had invested Rs.2.30 Lakh for a period of one year in fixed deposit with Shri Sant Dnyaneshwar Multi State Cooperative Credit Society Ltd. vide FDR No. MIS00551 dated 04th September, 2023 for Rs.1.30 Lakh and FDR No. MIS00661 dated 06th November, 2023 for Rs.1.00 Lakh respectively. Upon maturity of his deposit, he, through various applications, latest vide letter dated 31st October, 2025 requested the society to refund his deposit. The society neither refunded his money nor did it give any reply. Hence the complainant has filed the complaint before the Cooperative Ombudsman.
2. Upon receipt of complaint, notice to the respondent society dated 05th January 2026 and subsequent reminder dated 28th January 2026 were issued, seeking its response to the complaint.
3. No response was received from the respondent society. Notice sent by the office of this Authority was returned undelivered with remarks 'Left address' on the envelope.
4. On perusal of the facts and available record, following aspects emerge:
 - a) The respondent society neither refunded the deposit to the complainant nor did it give any reply.

A. R. Pawar


b) Notice sent by this office was returned undelivered and no response was received to the email dated 28th January, 2026.

c) It is evident that the society has no intent to return the money.

5. After due consideration of representations made, documents submitted and the relevant provisions of law, the matter is hereby disposed off with following directions:

- i. Shri Sant Dnyaneshwar Multi State Cooperative Credit Society Ltd., Satara, Maharashtra is hereby directed, in its own interest, to pay the amount due & claimed by the complainant against his deposit along with up-to-date interest thereon within 30 days from the date of issue of this Order.
- ii. Compliance report to be submitted by the Society to this office.

(Alok Agarwal)
Cooperative Ombudsman



Complainant:

Shri Laxman Niranjana Dombale, Sant Gadage Chouk At Dombalwadi, Post - Kalaj, Taluka – Phaltan, Dist. – Satara, Maharashtra -415 526

Respondent:

Chairman, Shri Sant Dnyaneshwar Multi State Cooperative Credit Society Ltd., 58B, Mantri Heights, Charbhinti Road, A/P - Satara, Distt: Satara, Maharashtra – 415 002

Copy to:

IT Cell with a request to upload on CRCS website.